



Senior Financial Protection Plan Self-Commitment Form

*“The best investment I can make is the time and effort needed to **CHECK** the product **BEFORE** I invest in it!”*



I WILL follow this Financial Protection Plan **BEFORE** I invest in any financial product. I know there are many fraudulent schemes targeting my age group, and I am committed to protect myself and loved ones from the devastation of investment fraud.

1. **I WILL ASK THE SALESPERSON TO COMPLETE THE “CHECK BEFORE YOU INVEST” FORM.**

“Why would I give my personal information to a stranger who will not provide me the information I need to confirm his/her license and qualifications? I know that legitimate professionals work hard for their qualifications and are happy to discuss them with customers and clients.”

2. **I WILL NOT MAKE A DECISION TODAY -- NO MATTER WHAT!**

“I have worked hard for my money and need it to live on. I will not give it to a stranger until I have taken the time to check the credentials, consider the transaction carefully, and talk it over with people I know and trust. I will not be impressed by their “kindness.”

3. **I WILL GET COPIES OF ALL DOCUMENTS.**

“If it’s necessary for me to sign a document, then it’s also important that I keep a copy to review carefully.”

4. **I WILL NOT BE IMPRESSED BY FANCY TITLES.**

“I know that anyone can put impressive-sounding titles or initials after their name. I will not be fooled. I will ask the salesperson what licenses he/she has from government agencies. I will then call those agencies to confirm the license is real and active.”

5. **I WILL BEWARE OF CLAIMS OF “FREE” SERVICES & “GUARANTEED” PRODUCTS.**

Professionals are in business. I will be suspicious of someone providing me valuable professional services “free of charge.” In addition, I will not simply accept claims that the product is “safe, bonded, guaranteed”, or “insured”. I will check into it to make sure these claims are real.”

6. **I WILL FOLLOW SAIF’S 4 C MODEL:**

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| (1) <u>C</u> all SAIF toll free (866) 275-2677 | (2) <u>C</u> onsider all my options. |
| (3) <u>C</u> ompare the product to others. | (4) <u>C</u> onsult with someone I trust. |



SENIOR FINANCIAL PROTECTION PLAN CHECK LIST

*"The best investment I can make is the time and effort
needed to CHECK the product BEFORE I invest in it!"*

- ☐ **I had the salesperson fill out the
"Check Before you Invest Form."**
- ☐ **I did not make a decision at the first meeting.**
- ☐ **I verified the salesperson's license and qualifications with
the appropriate agencies, and confirmed all claims.**
- ☐ **I discussed the transaction in advance with trusted family
and/or friends.**
- ☐ **I received copies of all the documents and reviewed them
carefully to make sure the information was consistent with
what the salesperson told me.**